Electronic Mail Transactions

Field of the Invention

The present invention relates to systems and methods for conducting transactions via electronic mail. It is particularly, although not necessarily exclusively, concerned with the completion of e-commerce transactions.

Background

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In recent years there has been an explosion in the use of electronic mail ('email') as a tool for direct marketing to consumers. Indeed, it is fair to say that in the last two years the direct marketing fraternity has embraced email as the tool of choice for one to one cost effective marketing campaigns. There is still a dilemma, however, surrounding how one initiates an interactive relationship with the recipient of such an email and ultimately converts them into a customer.

The normal approach taken in such direct marketing is to use the email to entice its recipient to contact the organisation for which the marketing campaign is being run. Typically this is achieved by directing the recipient to the home page of that organisation's web site, or in more sophisticated cases to the page of their web site that is most relevant to the content of the marketing campaign (e.g. by providing a link to the web page within the body of the email).

This approach suffers from the disadvantage that the recipient of the email must leave their email application to interact with the organisation's web site via a

separate browser application. It is well known that in an online environment each successive page load between 'call to action' or 'offer' and completed transaction leads to a significant number of consumers abandoning a transaction before completion. It has also been shown that a critically high point of abandonment exists where the consumer must launch additional browser windows. The effectiveness of direct marketing campaigns reliant on emails is severely restricted as a consequence.

A number of schemes have been suggested for conducting a transaction using only email communication between a supplier and a purchaser, avoiding the need to redirect a purchaser to a web site.

For example, GB2333878 (Citibank) describes a system 15 for financial transaction conducting а between purchaser and a supplier in a secure manner online. secure electronic payment instruction is sent from the purchaser to the supplier via the Internet as an email or through interaction with a web page. The 20 appends further payment instructions and forwards the instruction to a financial institution, again securely The financial institution has secure via the Internet. electronic access to the bank accounts of the purchaser and supplier to effect the financial transaction.

25 Similarly, US6101485 (IBM) describes a system for engaging in electronic commerce over the Internet. A potential purchaser is sent an email giving details of the product available from an e-commerce web site and soliciting them to purchase the product. The email 30 includes a link that can be selected by the purchaser to

create and send a second email message to the e-commerce site in order to make the purchase. The purchaser must be registered with the e-commerce site, where their payment information is already held in order that the purchase can be perfected without the need to transmit payment information in the second email.

WO 02/069228 describes a more sophisticated system conducting predefined transactions through sending and receiving of electronic mails. Sender and 10 recipient devices have access to a predefined set of which are invoked during settlement transaction. An electronic mail is sent from the sender to the recipient and prescribes a reply action for confirming agreement to conduct a transaction offered in 15 the email. When the recipient performs the prescribed reply action, one of the predefined rules (identified by the email content) is applied in order to gather from the recipient's device relevant data required transaction. The rules operate to construct a second 20 electronic mail containing the gathered data that is then sent back to the sender to effect the transaction.

Whilst these approaches allow the consumer to remain application whilst in their email completing transaction, avoiding the problems associated with 25 redirection to a web site, they lack the level of interaction that a consumer can experience in a browser environment when conducting a transaction with a web The effectiveness of marketing campaigns built page. email transactions is also therefore around such doubtful.

Summary of the Invention

The present invention is generally concerned with providing systems and methods for conducting transaction (e.g. an e-commerce transaction involving a payment) in an electronic mail environment that offers advantages over the prior art discussed above. particularly preferred aim of the invention is to provide such systems and methods that can be employed in email effect campaigns to greater than marketing conventional approaches to such marketing discussed above.

In a first aspect, the invention provides a system for conducting a transaction via an electronic mail message, the system comprising:

- a first server component for sending an electronic mail message to a recipient;
 - a second server component for receiving data;
- a third server component for effecting a transaction in response to data received by the second server 20 component;
 - a client mail application for receiving the electronic mail message from the first server component, displaying the message to the recipient and enabling a recipient to interact with the message;
- the electronic mail message comprising content that includes means for enabling communication with the second server component whilst the message is displayed to the recipient for sending data to the second server component

in response to the recipient's interaction with the message.

In a second aspect, the invention provides a server system for conducting a transaction via an electronic mail message, the server system comprising:

- a first server component for sending an electronic mail message to a recipient;
 - a second server component for receiving data; and
- a third server component for effecting a transaction 10 in response to data received by the second server component;

the electronic mail message comprising content that includes means for enabling communication with the second server component whilst the message is displayed to the recipient for sending data to the second server component in response to a recipient's interaction with the message.

In a third aspect, the invention provides an electronic mail message comprising content that includes means for enabling communication with a server component whilst the message is displayed to a recipient for sending data to the second server component in response to interaction of the recipient with the displayed message.

In a fourth aspect, the invention provides a method for conducting a transaction via an electronic mail message, the method comprising:

sending an electronic mail message from a first server component to a recipient;

receiving the electronic mail message at a client mail application, the mail application displaying the message to the recipient and enabling the recipient to interact with the message;

in response to interaction of the recipient with the electronic mail message, the message content operating to communicate with a second server component whilst the 10 message is displayed to the recipient to send data to the second server component;

the second server component receiving the sent data; and

effecting a transaction in response to the data 15 received by the second server component.

In a fifth aspect, the invention provides a method for conducting a transaction via an electronic mail message, the method comprising:

sending an electronic mail message from a first 20 server component to a recipient, the electronic mail message comprising content that includes means for enabling communication with a second server component whilst the message is displayed to the recipient for sending data to the second server component in response 25 to the recipient's interaction with the message;

receiving at the second server component data sent in response to interaction of the recipient with the electronic mail message; and

effecting a transaction in response to the data received by the second server component.

In a sixth aspect, the invention provides a method for conducting a transaction via an electronic mail message, the method comprising:

receiving an electronic mail message at a client mail application, the mail application displaying the message to a recipient and enabling the recipient to interact with the message;

in response to interaction of the recipient with the electronic mail message, the message content operating to communicate with a second server component whilst the message is displayed to the recipient to send data to the second server component in order to effect the transaction.

In the various aspects of the invention set out above, in addition to receiving data from the mail message it is particularly preferred that the second server component (or another of the server components, or one or more further server components) is able to send data to the mail message, for instance to provide content for the message or other responses to the data sent from the message.

In this way, it becomes possible to enable two-way 25 electronic communication between an mail message displayed to the recipient and one or more potentially including multiple components, data communications to and from the mail message or continuous communication between the mail message and the server component(s). This approach can allow a recipient to complete a transaction entirely from within the body of a single electronic mail message, offering significant advantages over the prior art discussed above.

The content of the electronic mail message for enabling communication with the second server component may comprise an object or component embedded in the message (e.g. in the HTML code of a message).

Alternatively, and more preferably, the content that provides this function comprises means (e.g. HTML code) for loading, on or after opening of the message, an object or component to be displayed within the mail message to the recipient. The message content may include, for example, a call to a server component to download a message object or message component from the server component.

The object or component (either embedded in the message or subsequently loaded) may comprise a flash movie, a Java applet or other plug-in component or virtual machine, or other mail reader application enhancements that provide components or a dynamic environment with which a recipient of the message can interact.

particularly preferred embodiments both the 25 communication with the server component and the interaction with the recipient are carried out by the flash movie or Java applet (or equivalent object / component). Not only does this easily enable data recipient's from the interactions to be captured 30 communicated back to the server component, but also it

readily enables validation of the recipient's interactions in real time.

For instance, a flash movie or Java applet (or other equivalent object / component) can be built to validate data entered by a recipient against fixed rules set within the movie or applet itself (e.g. is a date format correct?). Where a data entry is invalid, the movie or applet can flag this up to the recipient immediately.

Additionally or alternatively, the movie or applet 10 equivalent object / component) can use the communication link with the second server component (or another of the server components, or one or more further server components) to dynamically validate data (e.g. to validate a postcode / zip code against an external 15 database). External validation such as this may take place through direct commuunication between the mail message and a third party server system or web service for instance.

The object (e.g. flash movie or Java applet) may be 'sand-boxed', that is to say contained in a protected environment within the mail message in which they are isolated from the client device on which they are displayed. This may help to moderate any security concerns a recipient might have.

25 The mail electronic messages of preferred embodiments of the invention also include alternative content that is visible to the recipient in the event that the means for communicating with the second server component is inoperable, for instance if it is 30 barred by the recipients incompatible or mail

application. This alternative content may, for example, be a link to a web page from which the transaction can be effected.

The email can be delivered to the recipient's mail application in any appropriate manner, and will typically be delivered over an electronic communications network (wired and/or wireless) such as a LAN, WAN, the Internet, cellular wireless networks (e.g. GPRS or 3G) or a combination of such networks.

Similarly, the communication between the content of the electronic mail message and the second, other or further server components may be over a communications network (wired and/or wireless), for example a LAN, WAN, the Internet, cellular wireless networks (e.g. GPRS or 3G) or a combination of such networks. Preferred embodiments of the invention conduct this communication using HTTP or, more preferably HTTPS (for at least those data elements that might be considered private or otherwise sensitive).

In preferred embodiments of the invention, the system includes a server component for generating the electronic mail message to be sent. Conveniently, the message may be generated using one or more templates made available to the message generation server component.

It will also be desirable in some instances for the message to be personalised for a particular recipient or group of recipients.

The client mail application may be conventional and typically the system will employ a standard application

that has been preinstalled on a client device (e.g. a personal computer, personal digital assistant, mobile telephone, set-top box, digital television or other such device) used by the recipient. Appropriate mail applications include Microsoft Outlook. Alternatively the recipient may use a web-based mail application with which they interact using a browser application on their client device.

The interaction of the recipient with the mail message may take various forms including, for example, use of an input device such as a keyboard, mouse, trackball or stylus to enter text or to select buttons, links or other features such as check boxes, radio buttons, drop down lists, etc.

The operation of the third server component to effect the transaction will depend on the nature of the transaction itself. The effecting of the transaction may include a single operation as simple as storing the received data in a data store or forwarding the data to another address, application, service or system. In some embodiments, where for example the transaction relates to an order for the purchase of goods or services, the third server component may interact with one or more payment gateways and/or other applications, services or systems responsible for fulfilment of the order.

In the various aspects of the invention set out above, the server components may be combined in a single server application or may be distributed between multiple applications. Similarly the server components may be

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physically located at a single server device or distributed amongst multiple server devices.

The invention also provides computer software (which may comprise a single or multiple components), which when installed and run on a computer system (which may comprise a single device or multiple local and/or distributed devices) causes the system to operate in accordance with one or more of the various aspects of the invention set out above.

of remainder 10 As above and in the this specification (unless the context requires otherwise) the term "transaction" is intended to include (although not necessarily be limited to) any interaction with the recipient in which they are required to provide or consent to the provision of data to another person or 15 Examples of transactions include but are not entity. limited to the ordering, purchase or sale of goods or charitable donations, accepting promotional goods or services, bill payment, membership 20 enrolment transactions, participation in research, polls, surveys and the like.

Examples of the data provided by the recipient (or the provision of which the recipient consents to) include personal information such as name, age or address, payment information such as credit card or bank account details, order information such as a product identifier or quantity or date of travel, responses to survey questions, etc.

Brief Description of the Drawing

The invention is described below, by way of example, with reference to the accompanying drawings in which:

Figure 1 shows, schematically, a client-server system in accordance with an embodiment of the present invention;

Figures 2a, 2b and 2c illustrate processes by which the server side components of the system of Fig. 1 operate;

10 Figures 3a and 3b illustrate processes by which the client side components of the system of Fig. 1 can operate;

Figure 4 illustrates the manner in which the system of Fig. 1 operates to determine the form in which a marketing message is presented to a consumer at the client device based on the capabilities on the client device; and

Figures 5a to 5d show the visible content of a transactional marketing email in accordance with an embodiment of the present invention, as seen by the consumer during the course of a transaction

Description of an Embodiment

Fig. 1 shows a system that, in accordance with an embodiment of the invention, can deliver an email to a recipient (e.g. a consumer) and enable the recipient to complete a transaction with a supplier from within the body of the email itself. The transaction can be

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completed without the need to leave the email at any point during the course of the transaction.

Emails in accordance with the present invention ("SmarteMails") are created and sent out from a server system 1 for delivery to multiple recipients at one or more client side systems 2. The client side system 2 includes a mail application that can be used to view and interact with an email 3 (e.g. the "SmarteMail") received from the server system 1.

"SmarteMail" content includes a transaction 10 . The component (e.g. a flash movie) that allows the user to enter required details such as name, delivery address and credit card number to enable the transaction to processed. Details entered into the email are validated for correctness upon entry so that a user error message 15 can be generated if the user enters incorrect data such as a letter instead of a number for credit card issue number for example. Further validation can be carried out prior to execution of the transaction through the server 20 system, such as real-time Postcode searches or credit card account checking, so that the delivery address can be verified.

Once the user has entered all requisite information he/she is presented with an order page which seeks affirmation of the action about to be taken. Once granted the transaction details are securely communicated to server and a response is returned. On successful completion the user is presented with a confirmation page.

This entire sequence is conducted within the body of one email.

The email generated at the server side can be personalised so that the mail may be tailored to an individual recipient's profile. It may contain multiple offers and products.

This approach, when adopted in a marketing campaign can significantly reduce abandonment rates experienced by other email marketing methods and thereby increases the ROI (return on investment) produced. The consumer receives a content rich email with functionality not previously available within the body of an email.

Using the system it becomes possible to collect, process and insert dynamic data into an email without launching additional windows or leaving the users mail reader application, the transaction is completed within the email body of a single email. Communications to back office systems allows for data processing to be sophisticated transactions or simpler data collection including sale or non-sale based transactions. Furthermore, as described in more detail further below, alternative content mechanism is provided an facilitate users in environments that do not allow the rich content to be displayed.

25 It is also important to note that email has become a malevolent breeding ground for the distribution viruses. Measures to curb the veracity of e-mail as medium for viruses have lead to client-side scripting such JavaScript and VBScript being languages as prohibited by default in all most all mail reading 30

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applications. Client-side scripting languages commonly used within the art to provide a richer and more dynamic experience to the end-user, but because of the threat of infection from viruses these are generally not available to the email marketeer to use within the of an email marketing campaign. creative content Attempting to use client-side scripting languages in an email marketing campaign would render the email useless as most of the intended recipients would not see the email.

Preferred embodiments of the present invention therefore use plugins (or virtual machines) such as Java and Flash. These plugins/virtual machines are sand-boxed (the term sand-boxed is well known in the art and refers environments in to technologies that provide programs run, these programs are insulated from the host machine by the plugin or virtual machine i.e. they have no resources). Ιt is this actual access to system architecture which provides insulation from attack by viruses. Such plugins and virtual machines also provide additional functionality above and beyond available using HTML alone.

Figures 2 and 3 illustrate the process by which the system of fig. 1 operates to effect a transaction.

It is necessary in the first instance to create the email content. This may be done at the server system 1 or, alternatively, the content may be created elsewhere and supplied to the server system 1 for delivery to recipients mail applications.

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In this preferred embodiment, the initial email content is created using an HTML template which when rendered allows for an object to be embedded into the page, i.e. into the body of the email. The object is contained within a table cell and the table itself has a background image associated with it. The currently preffered form of object is a flash movie.

As illustrated in fig. 4, if the object embed cannot function, perhaps because SMTP filtering software has commented it out or removed the EMBED and OBJECT HTML sections from the email on delivery (i.e. parts of the HTML code essential to embed the object), or because the requisite plugin or extension (e.g. a flash plugin where the object is a flash movie) has not been detected, then the background image is displayed (see 4), thus allowing alternative content to facilitate users not able to view the object.

The alternative content directs the user at 5 to click on an active link at the foot of the mail which if activated launches an external window 6 and allows a second chance to view the rich media content (i.e. the content associated with the object intended to be embedded in the email). If however the rich media content is still unable to run, perhaps because the requisite plugin is not available, the user is presented with an HTML equivalent (see 7) of the offer and/or directed to the appropriate site from which they may acquire the requisite plugin.

As demonstrated in Fig. 2c, the server system 1 can 30 be configured to deliver the email messages

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("SmarteMails") to multiple recipients in accordance with a schedule. Once started, the server waits for the scheduled delivery time 8, builds the desired email message and dispatches it to the intended recipient or recipients 9. In this way a number of separate e.g. marketing campaigns may be scheduled and left to execute automatically.

Looking at the client side process in more detail, the email message content is initially loaded via a small alternative This page enables HTML template page. content to be selected without the use of client side scripting languages. This is particularly useful delivery to some Webmail and other hostile environments where policy restricts full rich media operation of the system. Mail reader security settings can also affect for example, activeX controls operation where, are prohibited. In these situations the Object not rendered and table background can be seen.

In this implementation the object (e.g. flash movie) if loaded successfully, will cover the background so the user will not see the alternative content. The draw back of using table background as alternative content is that it is passive, that is to say, it is not possible to facilitate any interaction with this background image. In order that users may react to the alternative content a link is placed within the email message. This link may be displayed irrespective of which content is displayed and is positioned so as not to detract from the message when rich media content (e.g. a flash movie) is rendered, but is made obvious when alternative content is rendered.

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The 'call to action' in the alternative content is to click the link.

Requests for the alternate content link (i.e. where the object cannot be loaded into the email), which is dynamically generated by the server system at message build and includes all merge information in a query string, are handled by a server side script. The server will dynamically generate a personalised page based on the contents of the query string passed into it for display . It responds with a page which includes browser detection code (well known in the art) to decide whether to issue the user with the email rich media content (in a browser window) or take some other action such as prompt the user to download an appropriate plugin or load an HTML version of the offer.

At the point that this link is clicked a browser window would be opened and it becomes permissible to attempt to use client side scripting languages.

The email messages can be personalised to suit each 20 individual recipients profile, the information required by the email is inserted into the query string of the URL for the flash movie at message build time by the server system. When the flash movie is loaded the variables in its query string are made available internally to the 25 movie so they can be displayed within the movie. It is also possible to retrieve information from the server system specific to the individual recipient (i.e. Info On Demand), but it must be kept in mind that any information required for early on in the movie should be made available as early as possible or else time constraints

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may cause problems. For example if the first frame of the movie requires the users sex to determine content and this were to be grabbed from the server at movie runtime, the first frame cannot be displayed until server interaction has completed. In this situation it would be prudent to include the value in the query string at build time.

The rich media content is currently handled using Macromedia Flash [http://www.macromedia.com]. This plugin is distributed as a core component of many commercial operating systems and is available at no cost for many others.

The first Object of the email message to be loaded is a stub movie, which detects the version of flash available on the recipients machine and initiates download of the most appropriate version of the real content.

The full benefits of Flash become available within the email, including server side communication and 20 dynamic content.

Communication to the server system is performed using ActionScript LOADVARS calls to the server modules within the server system using HTTP or HTTPS. This is akin to using server side scripts and CGI (Common Gateway Interface), methods well known in the art.

The requested module then follows these steps (see Fig. 2a:

1.reads the query string passed with the request 10;

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- 2.process the data 11;
- 3.execute commands and retrieve any required data;
- 4.respond to the email message 12.

As illustrated in Fig. 2b, this server process may, in some embodiments, check the validity of a request from the "SmarteMail" 13 and/or, in the case where the request includes a financial transaction, obtain payment authorisation 14.

The response to the Email message by the Server system is communicated using HTTP or HTTPS. It would 10 typically contain a set of name/value pairs in plain text. For example a request to store a transaction might respond with 'stat=AOK' on successful completion. occurs, the response however some error 'stat=ERR&det=could not open file'. In this situation the 15 "SmarteMail" message will report to the user that an error has occurred and ask them to email support or take may specific, other action which be campaign displaying an appropriate message within the body of the 20 email.

A second error condition may occur when the "SamrteMail" message receives no response from the Server system, perhaps because of a network fault. The Email message will time out after a number of seconds and again display a message to notify the fault to the user so he/she can take action.

The server system preferably provides a web analytics engine to measure campaign effectiveness. The system utilises a server system tracking functionality

and information is sent to the server system from the "SmarteMail" every time the user accesses new content, e.q. a new frame of the flash movie. With flash, this can be achieved by making a request using LOADVARS to the Server systems tracking module over HTTP or HTTPS. The request contains a virtual path, the virtual path is populated with information about the campaign, distribution segment and user. It also contains a random number generated within Flash, which is used to prevent caching. The server system-tracking module records the request and responds with a very small packet.

The email messages can perform client side validation using ActionScript from within Flash, this allows for a much more interactive and responsive user experience. Data entered by the end-user is validated in the email message. If the data entered does not comply with the required format the end-user is notified and asked to correct the erroneous field (by displaying an appropriate message within the body of the email).

20 To enable the email messages to validate data that requires a third party data source the server system (or a third party server system or web service) contacted via an HTTP or HTTPS LOADVARS call to the appropriate program or module within the server or other 25 including relevant system service, data to or validated within the query string. The server or other system or service will perform the validation and supply the email message with an appropriate response. If the email message receives no response within a given time 30 period validation is assumed to have failed.

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Figures 3a and 3b show two exemplary processes by which the dynamic content of the "SmarteMail" (e.g. a Flash movie) can operate to complete a transaction. The process in 3b includes the additional step of validating the user's details 17a. These processes will be better understood by considering a specific example.

Figure 5 illustrates one example of how a "SmarteMail" in accordance with an embodiment of the invention might be used. The specific example here is delivery of a sales campaign executed by a company willing to offer airline flight bookings.

A SmarteMail is delivered to an end-user ('recipient') in the manner discussed above. When the email is opened 15 by the user in their mail reader application, a Flash movie object is loaded and displayed within the body of the email.

As shown in Fig. 5a, the first frame of the movie presents the user with the offer 16, along with a first data entry panel for capturing the user's personal details 17. As can be seen in this figure, the message content has been personalised to salute the recipient by first name.

Additional personalisation is included in a non-displayed segment of the content (i.e. is not presented to the user) and is used for identification when communicating with the server system.

The end-user is able to view Flash content of the email and, in this example, is presented with a limited time offer for reduced price transatlantic flights.

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The end user enters their personal details (name, address, email address and phone number) 17 and then 'clicks' the "Continue" button. In this example, the movie includes an address look-up function based on the user's postcode entry. When the user enters their postcode and clicks the "Look up Address" button, the flash movie communicates (in the manner discussed above) with the server system to dynamically validate the postcode and retrieve the associated address data from a The address information is third party database system. then automatically filled in within the body of the email.

When the user clicks "Continue" the flash movie may validate the data entered (e.g. to check that the necessary data fields have been completed and that the email address and phone number are in a valid format). If any errors are detected, an appropriate message is displayed within the movie (i.e. within the body of the email) to the user. Otherwise the flash movie proceeds to display the next data entry page illustrated in Fig. 5b. This simply involves display of another frame of the movie, still within the single email message.

The second data entry page, as seen in the figure, invites the user to select their preferred departure 25 airport, date and time and destination information. The user selects their preferences from 'drop down menus', the content of which may be included in the original movie or some or all of the menus may be populated with data in real time through communication with the server 30 or another system or service. For instance, the movie

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may communicate in real time with a third party flight schedule web service to populate the menu choices.

their selection, the Having made user clicks "Continue", at which point there may be some validation of the data internally within the movie (e.g. is the date before the return date?) departure or communication with an external system or service (e.g. are seats still available on the selected flight?). Assuming the validation is successful, the movie displays the next frame illustrated in Fig. 5c.

The user is presented with a message giving the price of the flight they have requested 18 and is prompted for their payment details (in this example credit card details, but other payment options may be offered, such as bank transfer, direct debit, invoice, etc) 19. The user also indicates, using the 'radio buttons' at the bottom of the data entry panel, whether they wish to receive their tickets in the post or pick them up at the airport.

As with the previous data entry screens, the payment information may be validated on entry. For instance, on entering his/her credit card number the validity of the number can be checked through communication with the server system. If it is invalid, an appropriate message can be displayed to the user straightaway in the movie before they proceed further.

To submit their order, the user then clicks the "Reserve My Seat" button 20. The order is transmitted to the server system and, in real time, the credit card 30 transaction is executed 21. If at this point it is

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determined that the user has insufficient credit, an appropriate error message is sent back to the movie and a corresponding message is displayed to the user.

Ιf the credit card transaction is settled satisfactorily a confirmation message is sent to the then displays a the SmarteMail, which is movie in confirmatory message to the user 22, as shown in Fig. 5d. As seen in this figure, the message displayed to the user includes an order reference number, in this example a booking reference number provided by the server system, 10 along with confirmatory details of the flight that has been booked.

In this way, the complete transaction to purchase a flight has been completed from within a single email.

15 Various modifications to the specifically described examples above are possible within the scope of the email messages present invention. For instance, accordance with embodiments of the inventions may also be composed of HTML containing a component such transaction component. In this guise the mail is composed 20 in the standard way using HTML elements and has a Flash movie embedded into an area of the canvas. The detection method described above is used to fill the component area with an alternative image if the plugin is unable to 25 operate. The component retains all the features of the exemplary message described above but is embedded into larger HTML page i.e. the amount of actual HTML greater.